CLAIMS

What is claimed is:

1. In a computer system that provides user access to a database of tangible and non-tangible items, and provides electronic shopping carts for allowing users to interactively select and hold transactions for the tangible and non-tangible items from the database, a method for redeeming loyalty points, comprising:

identifying a transaction for an item;

collecting the transaction in the user's electronic shopping cart;

repeating the steps of identifying and collecting transactions until the user is ready to check out;

verifying an amount of loyalty points for the collected transactions; and proceeding to an electronic checkout for completing the collected transactions.

- 2. The method of claim 1, wherein the collected transactions comprise independent and dependent transactions.
- 3. The method of claim 1, wherein the collected transactions comprise transactions for non-tangible items and transactions for tangible items.
- 4. In a computer system that provides user access to a database of tangible and non-tangible items, a method for facilitating the redemption of loyalty points, comprising:

accessing a specified item;

providing an amount of loyalty points needed to complete a transaction for the specified item;

providing an electronic shopping cart for collecting one or more transactions for the specified items;

verifying an amount of loyalty points for the collected transactions; and processing each of the collected transactions.

5. The method of claim 4, wherein the processing each of the collected transactions includes:

converting the amount of loyalty points for the transaction into a currency value; contacting the provider of the item for the transaction; and providing the currency value to the provider of the item to complete the

transaction.

- 6. The method of claim 4, further comprising providing an amount of loyalty points accumulated by the user.
- 7. The method of claim 4, wherein the collected transactions comprise independent and dependent transactions.
- 8. The method of claim 4, wherein the collected transactions comprise transactions for non-tangible items and transactions for tangible items.